

Information to identify the case:

Debtor 1	William Poliak	Social Security number or ITIN	xxx-xx-0267
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	Tawnya Poliak	Social Security number or ITIN	xxx-xx-3809
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 16-22252-CMB			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

William Poliak

Tawnya Poliak

8/12/19

By the court: Carlota M. Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 William Poliak
 Tawnya Poliak
 Debtors

Case No. 16-22252-CMB
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: dkam
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 22

Date Rcvd: Aug 12, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 14, 2019.

db/jdb	+William Poliak, Tawnya Poliak, 1039 Redoak Drive, Harrison City, PA 15636-1600
cr	+US Bank National Association, Robertson, Anschutz & Schneid, P.L., 6409 Congress Ave.suite # 100, Boca Raton, FL 33487-2853
14247452	+Dept. of Labor and Industry - UCTS, Commonwealth of Pennsylvania, 625 Cherry Street Room 203, Reading, PA 19602-1152
14319322	HSBC Bank USA, National Association, c/o Ocwen Loan Servicing, LLC, Attn: Bankruptcy Department, P.O. Box 24605, West Palm Beach, FL 33416-4605
14247456	+Nationstar Mortgage, PO Box 829009, Dallas, TX 75382-9009
14264684	+U.S. Bank National Association, Nationstar Mortgage LLC, PO Box 619096, Dallas TX 75261-9096

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 13 2019 03:22:47 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946

cr +E-mail/Text: ra-li-ucts-bankhbg@state.pa.us Aug 13 2019 03:23:28 COMMONWEALTH OF PA UCTS,
 DEPARTMENT OF LABOR AND INDUSTRY, 651 BOAS STREET, ROOM 702, HARRISBURG, PA 17121-0751

cr EDI: RECOVERYCORP.COM Aug 13 2019 06:38:00 Recovery Management Systems Corporation,
 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605

14327798 +E-mail/Text: ra-li-ucts-bankhbg@state.pa.us Aug 13 2019 03:23:28 COMMONWEALTH OF PA UCTS,
 DEPARTMENT OF LABOR AND INDUSTRY, COLLECTIONS SUPPORT UNIT, 651 BOAS STREET, ROOM 702,
 HARRISBURG, PA 17121-0751

14247451 +EDI: CAPITALONE.COM Aug 13 2019 06:38:00 Capital One Bank, PO Box 71083,
 Charlotte, NC 28272-1083

14247453 +EDI: DISCOVER.COM Aug 13 2019 06:38:00 Discover Fin Svcs Llc, Po Box 15316,
 Wilmington, DE 19850-5316

14262085 EDI: FORD.COM Aug 13 2019 06:38:00 Ford Motor Credit Company LLC, P. O. Box 62180,
 Colorado Springs, CO 80962

14247454 +EDI: FORD.COM Aug 13 2019 06:38:00 Frd Motor Cr, Po Box Box 542000,
 Omaha, NE 68154-8000

14247455 EDI: IRS.COM Aug 13 2019 06:38:00 Internal Revenue Service, PO Box 21126,
 Philadelphia, PA 19114

14247457 +Fax: 407-737-5634 Aug 13 2019 03:44:06 Ocwen Loan Servicing L, 1661 Worthington R,
 West Palm Beac, FL 33409-6493

14247458 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 13 2019 03:22:47 PA Department of Revenue,
 Department 280946, Harrisburg, PA 17128-0946

14247459 EDI: PRA.COM Aug 13 2019 06:38:00 Portfolio Recovery, PO Box 12914, Norfolk, VA 23541

14262164 +E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 13 2019 03:22:47
 Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946,
 Harrisburg, PA 17128-0946

14250971 EDI: RECOVERYCORP.COM Aug 13 2019 06:38:00 Recovery Management Systems Corporation,
 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605

14290619 +E-mail/Text: bankruptcysst@alorica.com Aug 13 2019 03:22:20

14247460 +E-mail/Text: bankruptcysst@alorica.com Aug 13 2019 03:22:20 St. Joseph, Missouri 64503-1600
 Systems and Services Tech,
 4315 Pickett Rd., Saint Joseph, MO 64503-1600

TOTAL: 16

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr	HSBC Bank USA, NA, As Trustee For ACE Securities C
cr	HSBC Bank USA, National Association, As Trustee Fo
cr	NATIONSTAR MORTGAGE, LLC
cr	Pa Dept of Revenue
cr	U.S. Bank National Association as Indenture Truste
cr	U.S. Bank National Association as Indenture Truste
cr	US Bank NA-Trustee

TOTALS: 7, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0315-2

User: dkam
Form ID: 3180W

Page 2 of 2
Total Noticed: 22

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 14, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 12, 2019 at the address(es) listed below:

Albert James Millar on behalf of Creditor Pa Dept of Revenue jmillar@pa.gov
Corey J. Sacca on behalf of Debtor William Poliak csacca@bononilaw.com,
coreysacca@gmail.com;bankruptcy@bononilaw.com;bononiecmail@gmail.com;r39887@notify.bestcase.com
Corey J. Sacca on behalf of Joint Debtor Tawnya Poliak csacca@bononilaw.com,
coreysacca@gmail.com;bankruptcy@bononilaw.com;bononiecmail@gmail.com;r39887@notify.bestcase.com
James Warmbrodt on behalf of Creditor U.S. Bank National Association as Indenture Trustee
for Springleaf Mortgage Loan Trust 2013-, Mortgage-Backed Notes, Series 2013-3
bkgroup@kmlawgroup.com
Jerome B. Blank on behalf of Creditor HSBC Bank USA, NA, As Trustee For ACE Securities
Corp.etal pawb@fedphe.com
Jodi L. Hause on behalf of Creditor HSBC Bank USA, National Association, As Trustee For et al
jodi.hause@phelanhallinan.com, pawb@fedphe.com
Joseph A. Dessoye on behalf of Creditor HSBC Bank USA, NA, As Trustee For ACE Securities
Corp.etal pawb@fedphe.com
Kevin M BATTERY on behalf of Creditor US Bank National Association kbattery@rascrane.com
Kevin M BATTERY on behalf of Creditor U.S. Bank National Association as Indenture Trustee for
Springleaf Mortgage Loan Trust 2013-, Mortgage-Backed Notes, Series 2013-3 kbattery@rascrane.com
Lauren Berschler Karl on behalf of Creditor US Bank NA-Trustee lkarl@rascrane.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com
Thomas Song on behalf of Creditor HSBC Bank USA, National Association, As Trustee For et al
pawb@fedphe.com

TOTAL: 13